

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

COSTELLA LOUISE ROWE

Debtor(s)

Case No. 15-42987

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2015.
- 2) The plan was confirmed on 02/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/10/2016, 04/04/2017, 04/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/04/2017.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,001.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$12,001.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,464.83
Court Costs \$0.00
Trustee Expenses & Compensation \$556.39
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,021.22

Attorney fees paid and disclosed by debtor: \$665.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	191.69	NA	NA	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	7,020.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,518.00	NA	NA	0.00	0.00
Capital One	Unsecured	4,185.00	NA	NA	0.00	0.00
Capital One	Secured	4,185.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	13,217.00	21,970.67	21,970.67	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	6,968.00	NA	NA	0.00	0.00
Cash Net USA	Unsecured	268.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	2,517.83	2,517.83	0.00	0.00
CAVALRY SPV I LLC	Unsecured	769.00	769.05	769.05	0.00	0.00
CERASTES LLC	Unsecured	0.00	720.06	720.06	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	760.00	912.19	912.19	0.00	0.00
COOK COUNTY TREASURER	Secured	4,500.00	NA	960.53	960.53	533.41
CORPORATE AMERICA FAMILY CU	Unsecured	NA	9,810.83	9,810.83	0.00	0.00
CORPORATE AMERICA FAMILY CU	Secured	6,440.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	0.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	0.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	20,680.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	20,680.00	20,680.18	20,680.18	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	110,000.00	151,708.91	155,693.13	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	3,984.22	0.00	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	38,161.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	293.00	369.38	369.38	0.00	0.00
PARKING REVENUE RECOVERY SER	Unsecured	50.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	725.00	993.21	993.21	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	737.00	723.83	723.83	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	407.00	407.48	407.48	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	300.00	300.00	300.00	0.00	0.00
RELIABLE TOWING	Unsecured	0.00	NA	NA	0.00	0.00
SPOT LOAN	Unsecured	476.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT NEXTEL	Unsecured	389.00	NA	NA	0.00	0.00
THE GRAND VISTA OF ORLANDO CO	Unsecured	4,498.51	NA	NA	0.00	0.00
TNB TARGET	Unsecured	173.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	839.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	19,496.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	19,496.00	19,496.00	19,496.00	7,220.63	1,265.21
WOW CHICAGO	Unsecured	283.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$155,693.13	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$62,146.85	\$7,220.63	\$1,265.21
All Other Secured	\$960.53	\$960.53	\$533.41
TOTAL SECURED:	\$218,800.51	\$8,181.16	\$1,798.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,523.86	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,021.22</u>
Disbursements to Creditors	<u>\$9,979.78</u>
TOTAL DISBURSEMENTS :	<u>\$12,001.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.